

disability to more easily access the SCT 260, enter information/data into the SCT 260, and/or navigate through and choose various menu options presented visually onto the screen 264 or presented audibly via the speakers 270 and/or headphones 274. The disability access devices 280 and 288 are preferably based on or are EZ Access™ systems i.e. terminals/devices and accompanying software (collectively the EZ Access™ system) developed by the Trace Center College of Engineering of the University of Wisconsin—Madison. Particular information regarding the EZ Access™ system may be found at their web site [www.trace.wisc.edu](http://www.trace.wisc.edu). As well, reference is made to U.S. Pat. No. 6,049,328 (the “328 patent”) issued to Vanderheiden on Apr. 11, 2000 and assigned to Wisconsin Alumni Research Foundation, which is specifically incorporated herein by reference. The ‘328 patent discusses the EZ Access™ system in greater detail.

[0072] In addition to being operative to receive a signature on the signature capture area 264, the SCT 260 is also preferably a payment terminal that accepts/reads a card presented to the card reader 278. In particular, the SCT 260 is preferably adapted to perform secure financial transactions that require a PIN to be entered. This is typically the case for a fund transfer, a credit card purchase, a debit card purchase, or the like. Once the SCT 260 accepts/reads a card presented to the card reader 278 and requires a PIN, a user’s PIN is entered using the disability access device 280 or 288. At the same time, the SCT generates audio feedback for the entered PIN. Such audio feedback may be in the form of touchtone (for numeric entry). For menu choices, the SCT 260 may provide audio feedback in the form of voice synthesized test-to-speech.

[0073] In any case, the audio feedback is preferably provided to the user based on secure audio concepts. Particularly, the audio feedback from the SCT 260, including the disability access device 280/288, is supplied just to the headphones 274 so that only the person wearing the headphones will be able to hear the audio feedback and respond thereto. When the headphones are not utilized, secure audio may be produced by one or more of the speakers 270 (collectively, speakers). In this case, the speakers 270 provide directional audio to the consumer of the audio feedback. Thus, as the user enters his/her PIN into the SCT 260 and/or selects menu options from the screen 264, secure audio feedback is produced/generated and provided to the user.

[0074] In like manner to the system 60 of FIG. 3 described above, the SCT 260 generates and provides various audio signals that correspond to various inputs, transactions, events, and/or the like performed on or by the SCT 260. Each audio signal is provided in the secure audio format described above. Thus, each audio signal is different for each input, transaction, event and/or the like and in the secure audio format.

[0075] Referring now to FIG. 12, a block diagram of the SCT 260 is depicted. The SCT 260 includes processing unit 296 to which is coupled the screen 264, and the card reader 278. The SCT 260 further includes memory 298 that is operative to at least temporarily store program instructions that are executable by the processing unit and control the various functions/features of the SCT 260, and a data storage device 300, such as a hard disk, that stores the program instructions for recall and loading into the memory 298. In

order to produce/generate the secure audio, an audio generator 302 is provided that is in communication with the processing unit 296. The volume control 276 is in communication with the audio generator 302 to control the volume of the speakers 270 and any headphones via the audio jack 272 that are in communication with the audio generator 302.

[0076] Program instructions for the disability access device 280 may be stored in the data storage 300 or may be stored in or hard-wired as part of a disability access device interface 304 that is in communication with the processing unit 296. The disability access device interface 304 provides a functional interface between the disability access device 280 and the disability access device 288 via port 286 with the other components of the SCT 260 in accordance with the principles set forth herein. During this mode of data entry, any keystrokes that may be displayed on the screen 264 may be masked.

[0077] FIG. 13 depicts a flow chart, generally designated 310, of a manner of operation in accordance with an aspect of the present invention as described in conjunction with FIGS. 11 and 12. Initially, a transaction begins at the signature capture terminal, block 312. The transaction in this particular example, without being limiting, is a financial transaction such as a payment, an electronic fund transfer, or the like. As part of the transaction, data, such as a PIN, is entered into the signature capture terminal via the disability access device, block 314. In addition to the entry of data, the disability access device allows menu choices via the screen of the signature capture device or by voice via the speakers or a set of headphones coupled thereto.

[0078] For at least the data (e.g. PIN) entered into the signature capture terminal via the disability access device, or alternatively, all entries into the signature capture terminal via the disability access device, secure audio is generated that correlates with or corresponds to the data being entered, block 316. The secure audio is provided to the user via the headphones or the speakers. After all data has been entered and/or menu choices have been made, and the particulars of the transaction have occurred, the transaction ends, block 318.

[0079] Referring now to FIG. 14, there is depicted another embodiment of a signature capture terminal (SCT), generally designated 320. The SCT 320 is operative in the same general manner and includes the same general components as the previously described SCTs. Thus, as an overview, the SCT 320 includes a stylus tray 324 that is adapted to hold a stylus 326 for writing a signature on a screen 328. The screen 328 is a touch screen utilizing any one of a variety of touch screen technologies. As such, the screen 328 is adapted to display information and/or selectable options or menu choices in addition to being a signature capture area.

[0080] The SCT 320 further includes a card reader 330 that is operative to read various types of cards (i.e. magnetic strip, smart card, RFID), a speaker 332 for producing sound generated by the SCT 320 or otherwise, a headphone jack 334 a volume control 336 for the speaker 332 and the headphone jack 334, and a port 338 such as a USB port for connection to a peripheral or the like.

[0081] In accordance with an aspect of the present invention, the SCT 320 is provided with an overlay 340. The overlay 340 may be removable and includes a plurality of